

History Queensland is able to provide Public Liability and Voluntary Workers Personal Accident Insurance through a broker placed master policy underwritten by insurer Community Underwriting Agency Pty Ltd.

The placement of the History Queensland master policy with Community Underwriting was based on the following:

- Specialised Not For Profit insurer, with over 25 years' experience working with Not for Profits
- Not For Profit policy wordings written specifically for community groups and member associations
- Tailored master policy for History Queensland and the member groups.
- Competitive premiums against general insurers with comparable wordings and coverage.

Below is a summary of coverage provided under the master policy for Public Liability and Voluntary Workers Personal Accident Insurance.

Insured:

History Queensland and All Declared HQ member groups

PUBLIC & PRODUCTS LIABILITY

Covering :

All sums which you become legally liable to pay as compensation in respect of:

- (a) Personal injury.
- (b) Property damage.
- (c) Advertising Liability.

happening during the Period Of Insurance within the Geographical Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.

Geographical Limits:

Worldwide excluding North America.

Limit of Indemnity:

Public Liability

In respect of any one occurrence during the period of insurance - \$20,000,000

Products Liability

In respect of all claims during the period of insurance and in the aggregate - \$20,000,000

Sub Limits

Property in your Physical or Legal Control, any one occurrence during the period of insurance - \$250,000
Claims Preparation Costs - \$50,000

Excess

Each and every occurrence. \$500

Policy Wording

CUW GL 0922

Link to Policy Wording:

[Community-Underwriting-Not-for-Profit-General-Liability-Policy-Wording-CUW-GL-0922.pdf](#)

Capacity: 100%

Insurer:

Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company Trading as Berkley Insurance Australia

Special Policy Conditions:

- Automatic cover for small / low risk activities and events that an Insured may organise or participate in as part of client engagement, fund raising, education or raising the profile of the organisation. These may include daily outings, organised games and noncontact sports, market stalls, picnics, dinners, social functions with less than 100 people held at your place of occupancy or up to 500 attendees at a third party commercial premises.
- Where Your premises or a third party premises are used for an event and are hired out to third parties for a fee, a written hire agreement must be in place for each hire and evidence of separate liability insurance obtained with a minimum limit of indemnity of \$10,000,000 any one occurrence.

- Cover for some larger / higher risk activities can be included, provided with an Event Questionnaire including Risk Assessment Report are provided prior to the event going ahead and approved by insurer. These activities could include:
 - Events on your premises with more than 100 attendees
 - Events held at locations other than your own, which are not at commercially operated premises such as a club, restaurant, theatre
 - Events or festivals at third party commercial premises, where the attendees are expected to exceed 500
 - Events organised by you that have third party market stalls that do not have their own liability insurance
 - Camps, bushwalking, waterborne activities, overnight trips with clients
 - Fun runs, cycling, racing, contact sports, indoor rock climbing
 - Op shops, walkathons, small festivals and events

- Higher Risk Activities : Unable to Obtain Cover, include but are not limited to:
 - Protests, demonstrations, rallies, pickets or similar activity;
 - The supervision and/or operation of any form or type of firework / pyrotechnic display, amusement ride, mechanical ride, animal ride, amusement and/or any similar type of amusement *unless* such supervision and/or operation is contracted to an independent person or entity for the hire of such devices and you have obtained and retained current evidence of insurance from that person or entity that they hold a Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000 any one occurrence;
 - Other hazardous activities as detailed under exclusions on page 15 of the policy wording (sporting activities, taking part in a military operation, driving under influence of alcohol or drugs).
 - Ownership, supervision or operation of any moving machinery, rail equipment or aircraft / aerial device;
 - Ownership, operation, use or tours of functioning or disused mining sites.

- Products Liability – Policy is unable to provide cover for liability from the sale, supply or distribution of any second hand electrical or mechanical equipment; hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition; products intended to be used in connection with the navigation, safety or control of vehicles, aircraft or watercraft; products sold in containers exceeding 5 litres or 5kg; power tools, second hand toys, model aircraft or drones; helmets, baby capsules, booster seats or strollers; medicines, potions, oils, fragrances or beauty products; medical equipment; animal feed intended for animals other than domestic pets; uncooked seafood; bicycles, motorised vehicles or motor vehicle parts, self-balancing motorised boards and scooters; cigarettes or cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system.

- All donated products must be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices

VOLUNTARY WORKERS PERSONAL ACCIDENT

Covering:

Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording.

Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.

Sum Insured:

Insuring Clause 1: Capital Benefits

Age Limits

Between 0-18 years	\$	25,000
Capital Benefit 1 – Death		
Capital Benefits 2 to 35 as per Table of Benefits (refer wording)		

Between 18-75 years	\$	50,000
Capital Benefit 1 – Death		
Capital Benefits 2 to 35 as per Table of Benefits (refer wording)		

75+ years	\$	40,000
Capital Benefit 1 – Death		
Capital Benefits 2 to 35 as per Table of Benefits (refer wording)		

Insuring Clause 2: Loss of Earnings Benefit

Weekly Benefit	\$	500
Benefit Period		104 weeks
Excess:		7 days

Insuring Clause 3: Additional Benefits

1. Modification Expenses up to a maximum	\$	15,000
2. Funeral Expenses up to a maximum	\$	10,000
3. Home Help (maximum 52 weeks)	\$	500 per week
- 75+ years (\$250 per week, maximum 26 weeks)		
4. Non Medicare Medical Costs	\$	10,000
5. Rehabilitation up to a maximum	\$	5,000
6. Broken Bones Capital Benefits up to maximum	\$	10,000
7. Out of Pocket Expenses (including transportation, home tutorial, Dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma)	\$	As per policy

Limit of Liability:

Limit of Liability in the Aggregate	\$	2,000,000
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Policy Wording

CUW PA 0521

Link to Policy Wording:

[Community-Underwriting-Not-for-Profit-Voluntary-Workers-PA-PDS-and-Policy-Wording-CUW-PA-0521.pdf](#)

Capacity: 100%

Insurer:

Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd

Other Insurances placed via Broker direct

Property Insurance – Building, Contents and/or Australia Wide Portable Contents

- Please refer to our broker Christine Reith (Gallagher) 07 3002 2283 or Christine.reith@ajg.com.au

Office Bearers Liability and Professional Indemnity

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